

10

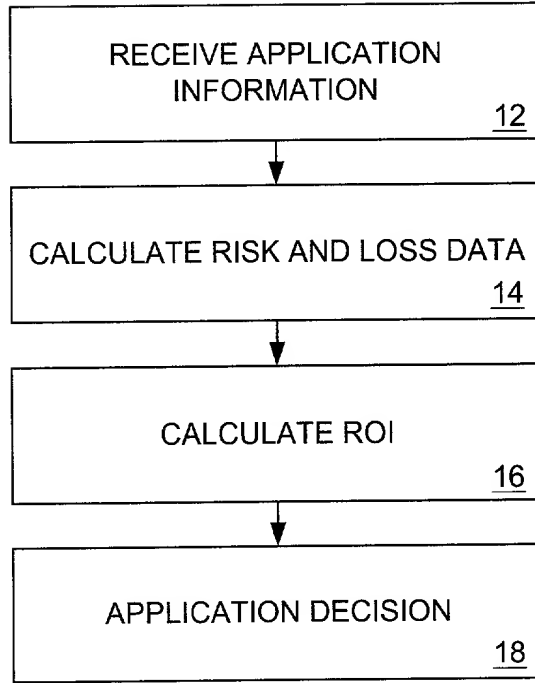


FIG. 1

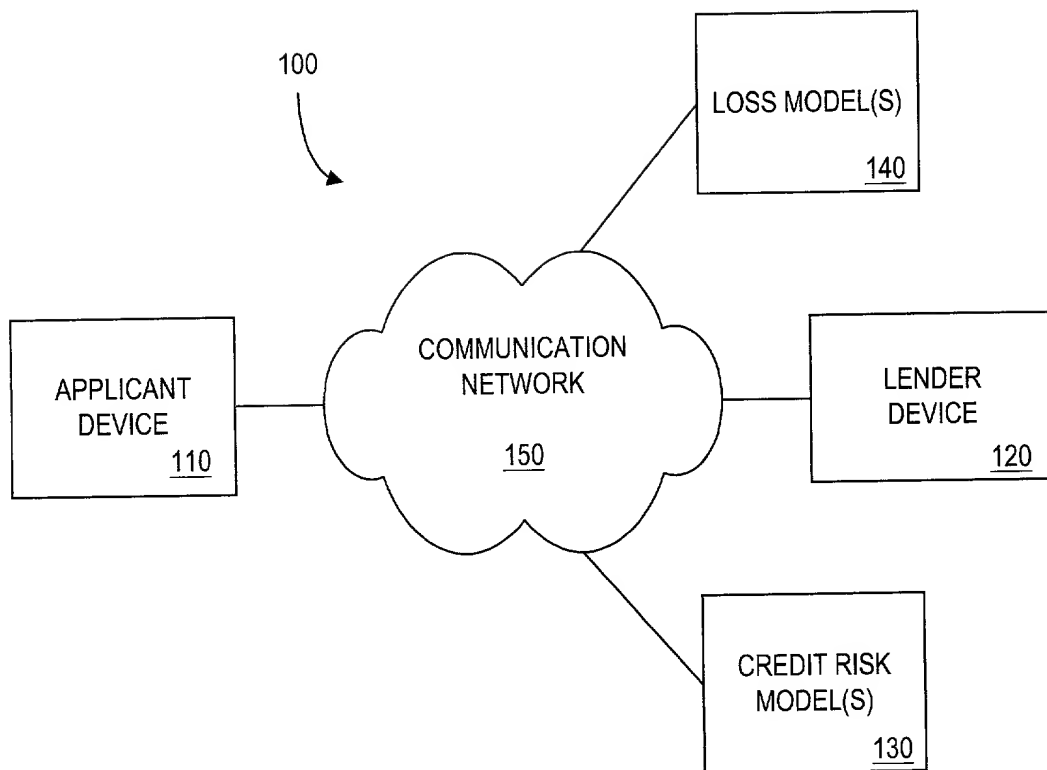


FIG. 2

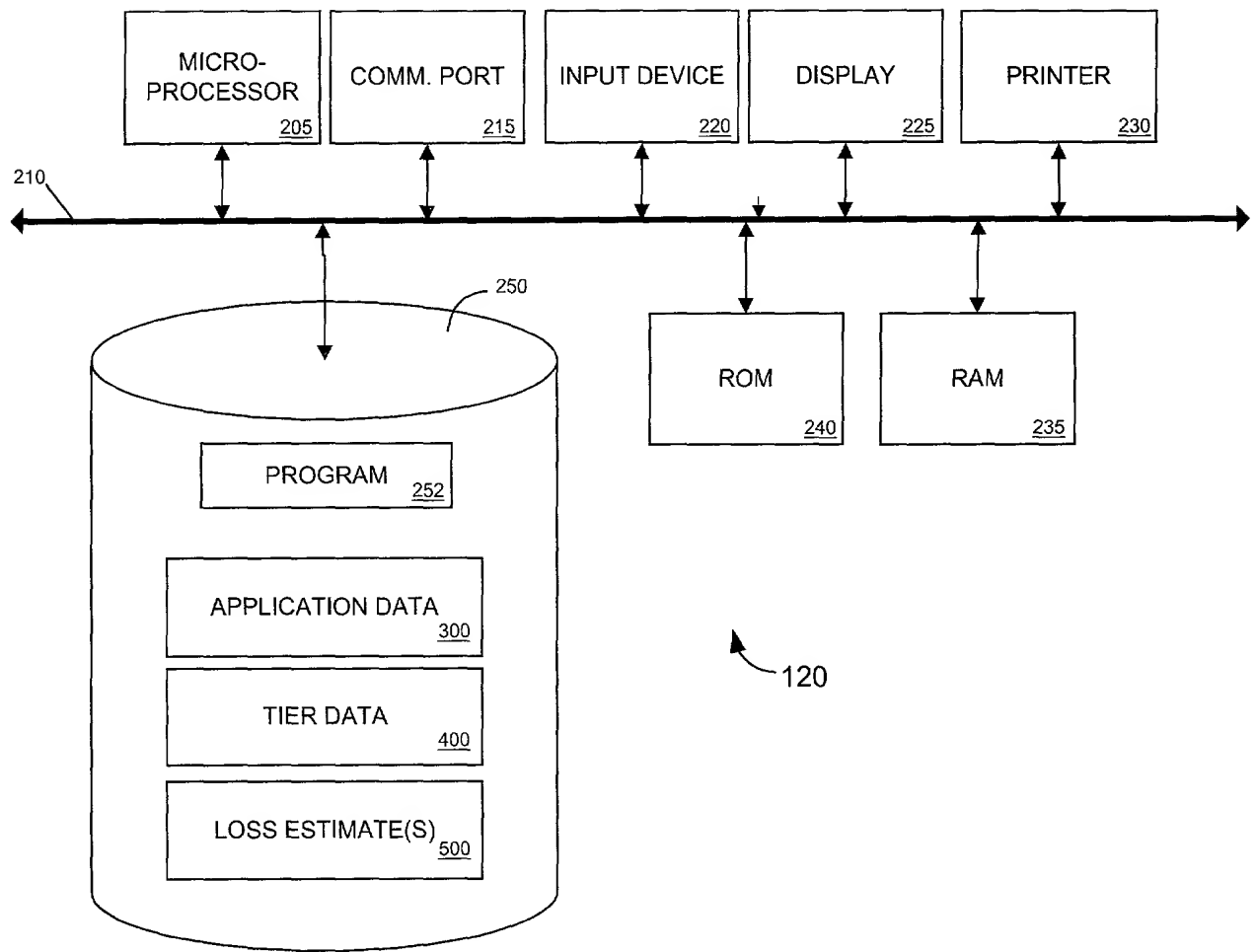


FIG. 3

300



APPLICANT IDENTIFIER <u>302</u>	APPLICANT INFORMATION <u>304</u>	COLLATERAL INFORMATION <u>306</u>	CREDIT INFO <u>308</u>	OTHER <u>310</u>
555-55-5555	JOHN DOE, 1 MAIN ST., NEW YORK, NY 10001	WDBGA43G3VA349083; 70K Mi	FICO 700	\$30K; 20% Down; 7% Income Ratio
666-66-6666	JANE DOE, 5 HIGH ST., AMES, IA 55555	1FALP42T4SF165711; 100K mi	FICO 600	\$17K; 15% Income Ratio
777-77-7777	SAM SNEAD, 1 PARK AVE, HOBBS, NM 87000	MZGE16F201123456; 50K Mi	FICO 670	\$35K; 10% Down; 20% Income Ratio

FIG. 4

FIG. 5

400

PRODUCT IDENTIFIER 402	PRODUCT DESCRIPTION 404	ROI TARGET 406
L0001	LEASE; Pymt/Income Ratio <10%; FICO >685	10%
L0002	LEASE; Pymt/Income Ratio 10-40%; FICO 665-684	12%
L0003	LEASE; Pymt/Income Ratio 10-40%; FICO 665-684; Lease Term >48 Mo	15%
F0001	FINANCE (14.95%APR); Pymt/Income Ratio <20%; FICO >800	10%
F0002	FINANCE (17.95%APR); Pymt/Income Ratio <20%; FICO 600-799	12%
F0003	FINANCE (19.95%APR); Pymt/Income Ratio <18%; FICO 400-599	15%

FIG. 5

500



APPLICANT IDENTIFIER: 555-55-5555					502
TERMINATION MONTH 504	REPOSESSION 506	EARLY PAYOFF 508	INSURANCE LOSS 510	EARLY TURN-IN 512	
2	0.00	0.03	0.09	0.35	
3	0.03	0.07	0.17	0.59	
4	0.11	0.12	0.26	0.90	
...	
59	12.45	7.2	5.58	61.52	
60	12.65	7.57	5.75	61.80	

FIG. 6

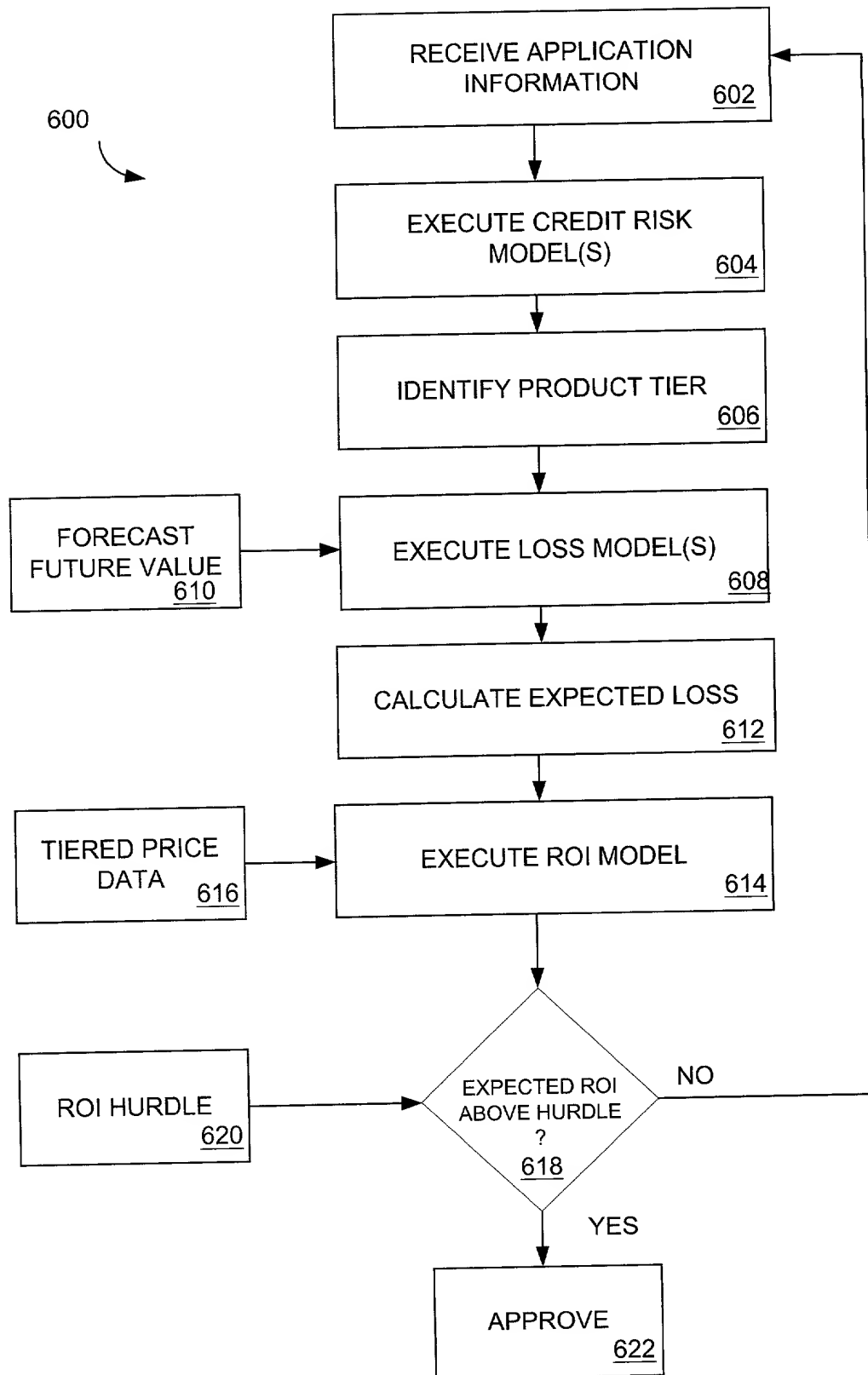


FIG. 7